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Subject: Federal Court's Notice of Proposed Class Action Settlement. Please Read.

*Robert V. Townes, IV v. TransUnion LLC and TrueLink, Inc., Case No. 04-1488 (USDC, District of Delaware)*

A FEDERAL COURT ORDERED THIS NOTICE. THIS IS NOT A SOLICITATION FROM A LAWYER. THIS IS NOT A SOLICITATION FROM TRANSUNION OR TRUELINK TO PURCHASE ANYTHING.

PLEASE READ.

You may be eligible to receive a benefit from a class action settlement if you purchased, paid for and received a credit score or credit monitoring offering from a TransUnion or TrueLink website (truecredit.com, transunion.com, transunioncs.com, knowyourloanrate.com and freecreditprofile.com) between December 1, 1999 and \_\_\_\_\_, 2007.

A federal court has directed that this notice be sent to inform you of a proposed class action settlement. Records show that you entered into an agreement with a TransUnion and/or TrueLink entity (through a website) between December 1, 1999 and \_\_\_\_\_, 2007 to purchase one or more of the following "Offerings": credit score, credit monitoring (offered at various times under one or more of the following names: TransUnion Credit Monitoring, TransUnion Credit Monitoring Unlimited, Credit Monitoring, Weekly Credit Alerts, Credit Watch, TransUnion Credit Alerts, 3-Bureau Credit Monitoring, Credit Inform, Credit Monitor, ID Fraud Watch, Free Credit Profile and Credit Monitoring Plus FICO Score), Debt Analysis, Borrowing Power Analysis, or knowyourloanrate mortgage preparation kit (offered at various times as Mortgage Rate Wizard or Mortgage Rate Simulator). All individuals, regardless of where they reside, who, between December 1, 1999 and the date of entry of the Hearing Order, entered into an agreement with any of the Defendants to purchase any of the

Offerings through Defendants' Websites, but did not later obtain a complete refund from any source, and received said Offering. "Settlement Class" or "Class," however, shall not include: (i) all judicial officers in the United States and their families through third degree of relationship; (ii) all officers, directors, employees or counsel of the Released Parties; (iii) all persons who have already settled or otherwise compromised their claims against the Defendants; (iv) all persons who Opt-Out; and (v) all persons who are named plaintiffs in any action pending against any of the Defendants on the date of entry of the Hearing Order wherein the recovery sought is encompassed by the Released Claims.

The Settlement will resolve a lawsuit in which claims are made that TransUnion LLC ("TransUnion") and TrueLink, Inc. ("TrueLink") (collectively, the "Defendants") violated the Federal Credit Repair Organizations Act and similar state laws. Under the Settlement, the Defendants deny that they are liable, but have agreed to make certain changes to the Offerings and to the advertising and marketing of the Offerings. In addition, a Settlement Class member who purchased an Offering from one of the Defendants will receive 3 free months of Trans Union Credit Monitoring from the Defendants. You will not be required to purchase anything. These benefits are truly free. All that is necessary is for you to fill out an Authentication Form to protect your privacy rights. Trans Union Credit Monitoring is a valuable benefit.

Trans Union Credit Monitoring is offered for sale by both TransUnion and TrueLink. It monitors a consumer's TransUnion credit file, and also provides unlimited access to your credit report and score. The current retail value of Trans Union Credit Monitoring is \$9.95 per month.

To see if you are a Class Member and to obtain a full Notice of the proposed Settlement, the required procedures, the Effective Date, the deadlines, your obligations, and your options, you must visit [www.townessettlement.com](http://www.townessettlement.com). This email is only a brief summary of the full Notice that is posted on the website. You may also obtain the full Notice by calling the Settlement Administrator at 800-

\_\_\_\_\_ or writing the Settlement Administrator at Townes Settlement, c/o The Garden City Group, Inc., P.O. Box 9114, Dublin, OH 43017-4114.

If you are an eligible Settlement Class member you have rights, obligations and options under the proposed Settlement. You have until August 20, 2007, to make your decision. **Your legal rights are affected whether you act or not.**

#### SUMMARY OF YOUR OPTIONS

##### 1. PARTICIPATE IN THE SETTLEMENT AND SUBMIT AN AUTHENTICATION FORM

In order to receive the **free** months of Trans Union Credit Monitoring, you need only submit an Authentication Form either on-line or by mail. An Authentication Form may be obtained on-line at [www.townessettlement.com](http://www.townessettlement.com), by calling 1-800-262-0454 or by sending a written request to the Settlement Administrator at Townes Settlement, c/o The Garden City Group, Inc., P.O. Box 9114, Dublin, OH 43017-4114. Your Authentication Form must be submitted on-line or postmarked (if sent by mail) not later than 75 days after the Effective Date. For more information on these deadlines, the Effective Date of the Settlement, the Authentication procedure, and the settlement benefits, you may visit [www.townessettlement.com](http://www.townessettlement.com). Do not contact the Court.

##### 2. EXCLUDE YOURSELF FROM THE SETTLEMENT

This is the only option that allows you to bring your own lawsuit against TransUnion and TrueLink. Your request for exclusion must be mailed to the Settlement Administrator and postmarked on or before August 27, 2007. Do not contact the Court.

##### 3. OBJECT TO OR COMMENT ON THE SETTLEMENT/ ATTEND THE HEARING

Write the Court and the Parties about why you do, or do not, support the Settlement or any of its provisions or about speaking to the Court about the fairness of the Settlement. The Court will hold a hearing on September 11, 2007, at 2:30 p.m. Your objection must be filed with the Court and served on counsel for the Parties on or before August 20, 2007.

##### 4. DO NOTHING

You will automatically be included in the Settlement Class and give up your right to be part of any other lawsuit regarding the Offerings, and you will not be eligible to receive the economic relief unless you submit an Authentication Form.

#### ATTORNEYS' FEES, EXPENSES AND INCENTIVE AWARD:

Counsel for the Settlement Class have pursued the Litigation on a contingent basis and have paid all the costs of the Litigation. These lawyers have not yet been paid or recovered any of their expenses. As part of the Settlement, Class Counsel will seek up to \$1.3 million in attorneys' fees and expenses. The Court will determine a reasonable fee and expense award at the Fairness Hearing based on Class Counsel's Fee and Expense Application and responses thereto. Defendants will not oppose Class Counsel's Fee and Expense Application. Class Counsel will also ask the Court to approve a \$7,500 Incentive Award to the Plaintiff Robert V. Townes, IV. None of these payments will reduce the benefits you receive. Any money the Court awards Class Counsel and the Plaintiff will be paid by the Defendants.

To get complete information about the proposed Settlement, the Authentication Form, the Effective Date, the deadlines, your obligations, and your options, you must visit [www.townessettlement.com](http://www.townessettlement.com). Do not contact the Court.

Please do not reply to this message. We are unable to respond to inquiries sent in reply to this email. To contact us, please access the official Settlement Website at [www.townessettlement.com](http://www.townessettlement.com).